

State of Washington  
Office of the Insurance Commissioner  
2001 Washington Market Share and Loss Ratio  
Line of Business: Accident and Health - Credit

Top 40 Authorized Companies  
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Cuna Mut Ins Society	62626	WI	L&D	\$8,344	13.50%	\$8,359	\$5,859	70.10%	
2	American Security Ins Co	42978	DE	P&C	\$8,313	13.45%	\$8,313	\$268	3.23%	
3	American Bankers Ins Co Of FL	10111	FL	P&C	\$6,254	10.12%	\$6,327	\$365	5.77%	
4	Minnesota Life Ins Co	66168	MN	L&D	\$6,062	9.81%	\$6,025	\$2,417	40.11%	
5	Allstate Ins Co	19232	IL	P&C	\$3,896	6.30%	\$3,994	\$405	10.14%	
6	Union Security Life Ins Co	98884	DE	L&D	\$3,585	5.80%	\$4,788	\$2,092	43.69%	
7	Household Life Ins Co	93777	MI	L&D	\$3,237	5.24%	\$2,429	\$1,130	46.52%	
8	American Bankers Life Assur Co Of FI	60275	FL	L&D	\$2,951	4.77%	\$3,008	\$1,334	44.36%	
9	Central States Ind Co Of Omaha	34274	NE	P&C	\$2,866	4.64%	\$2,866	\$927	32.36%	
10	Resource Life Ins Co	61506	IL	L&D	\$2,600	4.21%	\$1,844	\$1,286	69.73%	
11	American Gen Assur Co	68373	IL	L&D	\$2,522	4.08%	\$3,176	\$1,782	56.09%	
12	American Natl Ins Co	60739	TX	L&D	\$1,907	3.08%	\$2,304	\$1,660	72.03%	
13	American Health & Life Ins Co	60518	TX	L&D	\$1,693	2.74%	\$1,175	\$562	47.88%	
14	American Heritage Life Ins Co	60534	FL	L&D	\$1,311	2.12%	\$1,489	\$723	48.60%	
15	General Fidelity Life Ins Co	93521	CA	L&D	\$1,269	2.05%	\$991	\$319	32.21%	
16	Merit Life Ins Co	65951	IN	L&D	\$877	1.42%	\$1,190	\$540	45.36%	
17	Standard Guaranty Ins Co	42986	DE	P&C	\$763	1.23%	\$1,315	\$368	27.96%	
18	Life Investors Ins Co Of Amer	64130	IA	L&D	\$634	1.03%	\$948	\$496	52.36%	
19	Centurion Life Ins Co	62383	MO	L&D	\$465	0.75%	\$551	\$129	23.42%	
20	Guarantee Trust Life Ins Co	64211	IL	L&D	\$416	0.67%	\$356	\$265	74.55%	
21	JC Penney Life Ins Co	65021	VT	L&D	\$398	0.64%	\$398	\$83	20.93%	
22	Universal Underwriters Life Ins Co	70173	KS	L&D	\$380	0.61%	\$401	\$112	27.83%	
23	North Central Life Ins Co	67040	MN	L&D	\$373	0.60%	\$357	\$243	67.97%	
24	Protective Life Ins Co	68136	TN	L&D	\$225	0.36%	\$96	\$23	23.89%	
25	Stonebridge Casualty Ins Co	10952	OH	P&C	\$203	0.33%	\$203	\$143	70.27%	
26	Madison Natl Life Ins Co Inc	65781	WI	L&D	\$203	0.33%	\$186	\$108	58.02%	
27	American Modern Life Ins Co	65811	OH	L&D	\$149	0.24%	\$6	\$0	0.00%	
28	Allstate Life Ins Co	60186	IL	L&D	\$96	0.16%	\$103	\$63	61.43%	
29	Voyager Life Ins Co	66699	GA	L&D	\$64	0.10%	\$92	(\$1)	(0.88)%	
30	Balboa Life Ins Co	68160	CA	L&D	\$49	0.08%	\$525	\$87	16.49%	
31	State Farm Mut Auto Ins Co	25178	IL	P&C	\$21	0.03%	\$80	\$8	10.52%	
32	Union Fidelity Life Ins Co	62596	IL	L&D	\$15	0.02%	\$426	\$175	41.15%	
33	Old United Life Ins Co	76007	AZ	L&D	\$12	0.02%	\$16	\$7	43.22%	
34	Central States H & L Co Of Omaha	61751	NE	L&D	\$8	0.01%	\$241	\$161	66.88%	
35	Lincoln Benefit Life Co	65595	NE	L&D	\$1	0.00%	(\$23)	\$67	(290.84)%	
All 23 Other Companies					(\$344)	(0.56)%	\$778	\$1,396	55.73%	
Totals (Loss Ratio is average)(4)					\$61,816	100.00%	\$65,334	\$25,603	39.19%	

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co.,

(2)Also means claims and benefits incurred. (3)Washington enrollment not provided by insurance companies. (4)Totals do not represent all health coverage in Washington